Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
	the name that is on your	Candace	
	rnment-issued picture fication (for example,	First name	First name
	driver's license or	Monique	
pass		Middle name	Middle name
Duin a		Ellis	
identi	your picture fication to your meeting he trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All o	ther names you		
	used in the last 8	First name	First name
year	s		
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		AP.10.	Marie
		Middle name	Middle name
		Last name	Last name
3. Only	the last 4 digits of	0.07	
your	Social Security	XXX - XX - <u>6437</u>	XXX - XX
Indiv	idual Taxpayer	OR	OR
Ident	ification number	9 xx - xx	9xx - xx

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Document Candace Monique Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		6145 N. Talman Ave.	
		Number Street	Number Street
		Number Street	Number Street
		Unit 1	
		Chicago IL 60659	
		City State ZIP Code	City State ZIP Code
		·	Oity State Zin Gode
		COOK	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Candace

Monique

Document Ellis

Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankrupt ter 7 ter 11 ter 12			Required by 11 U.S.C. § 342(b) for Individuals if page 1 and check the appropriate box.
8.	How you will pay the fee	local yours subm with a local and the subm w	court for elf, you itting you a pre-production for east that w, a just han 15 ine fee i	or more details about how a may pay with cash, cas bur payment on your behinted address. If the fee in installments for Individuals to Pay The transition of the official poverty in installments). If you ch	y you may hier's check alf, your affect to be filling Feet may requested to, waits line that alloose this o	n. Please check with the clerk's office in your y pay. Typically, if you are paying the fee eck, or money order. If your attorney is attorney may pay with a credit card or check hoose this option, sign and attach the ee in Installments (Official Form 103A). uest this option only if you are filing for Chapter 7. aive your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the Application to Have the 13B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District	None None	When When When	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number MM / DD / YYYY
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District Debtor		When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	□ No. ■ Yes.	■ N □ Y	ur landlord obtained an evid lo. Go to line 12.	, ,	nent against you? Eviction Judgment Against You (Form 101A) and file it with

Debtor 1	Candace	Monique	Document Ellis	Page 4 of 70 Case Number (if known)
	First Name	Middle Name	Last Name	

12.		_			
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of be	usiness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City		State Zip Code
			Check the appropriate b	box to describe your business:	
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business debtor a	-
Pa	Report if You Own or Ha			erty That Needs Immediate Attention	
		ve Any Hazard	ous Property or Any Prope		
14.	Do you own or have any property that poses or is	No.	What is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	

Debtor 1

Document

Page 5 of 70

Candace

Monique

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

_ I ar	n not required	I to receive	a briefing	about
cre	dit counseling	because	of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Candace Monique Document Page 6 of 70

Case Number (if known) ______

Last Name

16	What kind of debts do		consumer debts? Consumer debts are de	
6.	you have?	as "incurred by an individual	primarily for a personal, family, or household	purpose."
		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts estment or through the operation of the busine	
		No. Go to line 16c. Yes. Go to line 17.		
		_	we that are not consumer debts or business o	debts.
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after		er 7. Do you estimate that after any exempt p	
	any exempt property is excluded and	No.		
	administrative expenses	— ∐Yes.		
	are paid that funds will be available for distribution	_		
	to unsecured creditors? How many creditors do	☐ 1-49	1,000-5,000	☐ 25,001-50,000
8.	you estimate that you	■ 50-99	5,001-10,000	□ 50,001-100,000
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
9.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
0.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion
	to be?	■ \$100,001-\$500,000 □ \$500.001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Pa	rt 7: Sign Below	ப \$500,001-\$1 million	☐ \$ 100,000,001-\$500 Hillion	☐ More than \$50 billion
- C 1	NO.	•	I declare under penalty of perjury that the info	rmation provided is true and
OI	you	correct.		
			ter 7, I am aware that I may proceed, if eligiblenderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		•	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u_i 3571.	
		★ /s/ Candace Monique		
		Signature of Debtor 1	Signa	ture of Debtor 2
		Executed on05/07/2018		ited on
		MM / DD	/ VVVV	MM / DD / YYYY

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Debtor 1	Candace	Monique	Ellis	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

x /s/ Lizette Villegas	Date		05/07/2018
Signature of Attorney for Debtor		MM / D	D / YYYY
Lizette Villegas			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	6060	3
	IL State		3 Code
Dity	State	ZIF	Code
Chicago City Contact Phone 312-332-1800	State	ZIF	
Dity	State	ZIF	Code

Fill in this in	formation to identif	fy your case:	
Debtor 1	Candace	Monique	Ellis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		he : <u>NORTHERN</u> District of _	
Case Number (If known)	•		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 14,096
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 14,096
	•	
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) of the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,811
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) v the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$130,727
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I)	\$2,945.06
.,,	bur combined monthly income from line 12 of Schedule I	
	our monthly expenses from line 22c of Schedule J	\$2,942.54

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Case Number (if known)

Document Candace Monique Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records	
_	filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.
Your famil	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual primy, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Corm to the court with your other schedules.	C. § 159.
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Off 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	sicial \$ 3,505.16
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Fart 4 of Schedule E/F, copy the following:	Total claim
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Stud	ent loans. (Copy line 6f.)	\$_74,337.00
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Tota	I. Add lines 9a through 9f.	\$_74,337.00

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Fill in this in	formation to ide	ntify your case and this filin	ng:	0 of 70			
Debtor 1	Candace	Monique	Ellis				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> Distric	et of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
	orm 106A						
3chedul	e A/B: Pr	operty				12/1	5
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas	best. Be as complete and a ct information. If more spa se number (if known). Answ	ccurate as possible. If two m	tits in more than one category, list the assi- parried people are filing together, both are e- te sheet to this form. On the top of any add	qually		
I GIT II			any residence, building, land				—
No.	in or mave any ic	gai or equitable interest in	any residence, bunding, lane	, or similar property.			
Yes.	Describe		ann antica for Dant 4 in about				
	-	-	our entries fro Part 1, includi	ng any entries for pages>		\$0.0	0
						Ψοιο	_
Part 2:	Describe Your Vel	hicles					_
-	_	·		e registered or not? Include any vehicles			
-		es. If you lease a venicle, all	•	xecutory Contracts and Unexpired Leases.			
No.	, ir dono, ir dotor	o, oport dame, volucios, mo	toroyoloo				
Yes.	Describe	Chrysler	M	100			
	lake:	200	Who has an interest in the Debtor 1 only			claims or exemptions. Put red claims on Schedule D:	
N	lodel:		Debtor 2 only	Creditors	Nho Have Cla	aims Secured by Property	
Y	ear:	2016	Debtor 1 and Debtor 2 on	lv	alue of the	Current value of the	
A	pproximate Milea	age: <u>47,000</u>	At least one of the debtor	entire pro s and another	-	portion you own?	
C	ther information:			\$	6,705.0	00 \$3,353.0	10
	2016 Chrysler 20	0 with over 47,000	Check if this is comm instructions)	unity property (see			
L							
		•	creational vehicles, other veh vessels, snowmobiles, motorcycle	•			
Yes.	Describe						
			our entries fro Part 2, includii			\$ 3,353	.00
you nave at	tached for Part 2	2. Write that number here		/			_
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions	
	I goods and furr Major appliances, f	nishings furniture, linens, china, kitchenwa	are				
Yes.	Describe	Furniture, linens, bedroom set			\$200	\$ <u> </u>	00

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Middle Name

Desc Main

07.	Electronics	3				
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
	No.	electronic devices	including cell phones, cameras, media players, games			
		Dagariba			1	
	Yes.	Describe	Flat screen TV, computer, printer, cell phone	\$500		
			,,,,,,,,	****	\$	500.00
08.	Collectible	s of value				
			nes; paintings, prints, or other artwork; books, pictures, or other art objects;			
		, or baseball card	collections; other collections, memorabilia, collectibles			
	No.				1	
	Yes.	Describe				
	F!	£	habbia.		J \$	0.00
09.		for sports and	nobbles nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
			nusical instruments			
	No.					
	Yes.	Describe]	
					\$	0.00
10.	Firearms					
	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment			
	No.					
	Yes.	Describe				
١					\$	0.00
11.	Clothes	Evenuday clothes	furs, leather coats, designer wear, shoes, accessories			
	No.	_veryday clothes,	uis, leatilei coats, designei wear, snoes, accessories			
	=	Dogoribo			1	
	Yes.	Describe	Everyday clothes, shoes, accessories	\$250		
			.,.,		\$	250.00
12.	Jewelry					
		Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	gold, silver					
	No.				7	
	Yes.	Describe	Fuenday isyalay eastyma isyalay watah	\$300		
			Everyday jewelry, costume jewelry, watch	\$300	<u> </u>	300.00
13.	Non-farm a	nimals				
	Examples:	Dogs, cats, birds, I	norses			
	No.					
	Yes.	Describe]	
					\$	0.00
14.	Any other	personal and ho	ousehold items you did not already list, including any health aids you did not list			
	No.					
	Yes.	Describe]	
			Books, CDs, DVDs & Family Photos	\$20		
					\$	20.00
			of your entries from Part 3, including any entries for pages you have attached			\$1,270.00
	for Part 3. \	Write that numb	er here>			
		escribe Your Fin	ancial Assets			
	art 4:					
Do	you own or	have any legal	or equitable interest in any of the following?		Current value of	f the
					portion you owr	1?
					Do not deduct secu	ured claims
40	0b				or exemptions	
16.	Cash Evamples:	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	No.	noncy you have if	your manor, in your norms, in a said adposit box, and our name when you lie your petition			
	=	Describe				
	Yes.	Describe			\$	0.00
					Ψ	

Candace Case 18-13408 Monique Debtor 1

Doc 1

Desc Main

Middle Name

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17.	Deposits o	f money					
			s, or other financial accounts; certification if you have multiple accounts with the		eposit; shares in credit unions, brokerage houses, estitution, list each.		
	Yes.	Describe	Account Type:	Insti	itution name:		
		Dodon Do	Other financial account		Pre-paid debit card with Blue Bird	\$	0.00
			Savings Account		Navy Federal Credit Union	:-	120.00
			Checking Account		Navy Federal Credit Union		1,275.00
			-		Ally Bank		
			Savings Account		Ally Ballk	<u> </u>	4,467.00
18.	Examples: No.	Bond funds, inves	bublicly traded stocks tment accounts with brokerage firms	s, money ı	market accounts	\$_	<u>5,862.0</u> 0
	Yes.	Describe	Institution or issuer name:			\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated	and uni	ncorporated businesses, including an interest in	* _	<u></u>
	Yes.	Describe	Name of Entity and Percent of	Owners	hip:		
					Capital One Investing %100.00 ownership	\$_	89.00
					ForEx %100.00 ownership	<u> </u>	170.00
							259.00
20.	Negotiable	instruments includ	te bonds and other negotiable le personal checks, cashiers' checks are those you cannot transfer to som	s, promiss	ory notes, and money orders.	<u>-</u>	
	Yes.	Describe	Issuer name:			•	0.00
21	Potiromont	or noncion ac	counte			\$_	0.00
21.		or pension aco Interests in IRA, E		savings ac	ecounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution	n name:			
			401(k) or similar plan		Through employer	\$_	Unknown
22.	Your share		payments osits you have made so that you ma andlords, prepaid rent, public utilities Institution name or individual:			\$ _	0.00
		2000				\$_	0.00
23.	Annuities (A contract for a	a periodic payment of money t	o you, e	ither for life or for a number of years)	_	
	Yes.	Describe	Issuer name and description:				
24.			(b), and 529(b)(1).		program, or under a qualified state tuition program.	\$_	<u> </u>
	Yes.	Describe	Institution name and description	on. Sepa	rately file the records of any interests.11 U.S.C. § 521(c):		
25.	Trusts, equ	iitable or future	e interests in property (other th	nan anyt	hing listed in line 1), and rights or powers	\$_	0.00
	Yes.	Describe					
						\$_	0.00
26.	-		marks, trade secrets, and other ames, websites, proceeds from roya				
	Yes.	Describe				s	0.00
27.			other general intangibles exclusive licenses, cooperative associated associat	ciation ho	ldings, liquor licenses, professional licenses		
	Yes.	Describe				e	0.00
						•	<u>0.0</u> 0

Doc 1 Debtor 1

Money or property owed to you?

28. Tax refunds owed to you No. Yes.

29. Family support

No.

Yes.

No.

Yes.

No.

Yes.

No.

Official Form 106A/B

Yes

31. Interest in insurance policies

Describe.....

Describe.....

Describe.....

Describe.....

property because someone has died.

Yes. Describe.....

Yes. Describe.....

Describe.....

Describe.....

35. Any financial assets you did not already list

Social Security benefits; unpaid loans you made to someone else

32. Any interest in property that is due you from someone who has died

Examples: Accidents, employment disputes, insurance claims, or rights to sue

Company Name & Beneficiary:

30. Other amounts someone owes you

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— Document Page 13 of Pour (if known) Desc Main Current value of the portion you own? Do not deduct secured claims or exemptions 0.00 Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement 0.00 Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, 0.00 Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Health, accident, and disability insurance through employer. \$0 Term life insurance with State Farm. No Cash Surrender Value. \$0 0.00 If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights 0.00 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$6,121.00 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Do not deduct secured claims

0.00

or exemptions

rait 5					-	
37. Do you	own or have	any legal or equital	ble interest in any bu	siness-related prop	erty?	
N).					
□ Ye	es.					
						Current value of the
						Current value of the
						portion you own?

38. Accounts receivable or commissions you already earned

for Part 4. Write that number here

ccounts it	CCCIVADIC OI CO	minissions you unduly curricu
No.		
Yes.	Describe	

Candace Case 18-13408 Monique Doc 1

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Document Page 14 of Pour (if known) Desc Main

39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	
Yes. Describe	
	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
No. Yes. Describe	
Tee: Bestime	\$ <u>0.0</u> 0
41. Inventory	
No. Yes. Describe	
Yes. Describe	\$0.00
42. Interests in partnerships or joint ventures	_
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	-
No.	_
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	Ψ
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe	\$\$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested	, <u> </u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe	, <u> </u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe	, <u> </u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$0.00 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	\$0.00 \$0 \$0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$0.00 \$0 \$0

Candace Case 18-13408 Monique

Doc 1

Desc Main

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Describe All Property You Own or Have an Interest in That You Did Not List Ab	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 3,353.00	
57. Part 3: Total personal and household items, line 15	\$ 1,270.00	
58. Part 4: Total financial assets, line 36	\$ 6,121.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 10,744.00	\$ 10,744.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$10,744.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 759258

Fill in this in	formation to identif	y your case:	
Debtor 1	Candace	Monique	Ellis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
-	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2016 Chrysler 200 with over 47,000 miles	\$_3,353	\$ _ 3,775	11 USC & 522(d)(2)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, bedroom set	\$	\$_200	11 USC & 522(d)(3)
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, cell phone	\$_500	\$_ 500	11 USC & 522(d)(3)
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_250	\$_250	11 USC & 522(d)(5)
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	

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Debtor 1

Candace

Monique Middle Name

759258

Record #

Official Form 106C

Document

Last Name

Page 17 of 70 Case Number (if known)

Additional Page Part 2: Current value of the Brief description of the property and line on Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 11 USC & 522(d)(4) Brief Everyday jewelry, costume 300 description: jewelry, watch 300 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 11 USC & 522(d)(3) Brief Books, CDs, DVDs & Family 20 \$ 20 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief 11 USC & 522(d)(5) Other financial account Pre-paid \$ ⁰ debit card with Blue Bird, 0.00 description: 100% of fair market value, up to Line from 17 Schedule A/B: any applicable statutory limit Brief Savings Account, Navy Federal 11 USC & 522(d)(5) _{\$} 120 \$ 120 Credit Union, 120.00 description: 100% of fair market value, up to Line from 17 Schedule A/B: any applicable statutory limit 11 USC & 522(d)(5) Brief Checking Account, Navy Federal 1,275 Credit Union, 1,275.00 \$ 1,275 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 11 USC & 522(d)(5) Brief Savings Account, Ally Bank, 4,467 \$ 4,467 4.467.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Capital One Investing, 89.00 11 USC & 522(d)(5) Brief \$ 89 description: Line from 100% of fair market value, up to 19 Schedule A/B: any applicable statutory limit Brief ForEx, 170.00 11 USC & 522(d)(5) \$ 170 \$ 170 description: Line from 100% of fair market value, up to 19 Schedule A/B: any applicable statutory limit 11 U.S.C. 522(d)(12) Brief 401(k) or similar plan, Through Unknown description: employer 100% of fair market value, up to Line from 21 Schedule A/B: any applicable statutory limit Brief 11 USC & 522(d)(5) Health, accident, and disability \$ ⁰ description: insurance through employer. Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit

Schedule C: The Property You Claim as Exempt

Page 2 of 3

Case 18-13408 Doc 1 Page 18 of 70 Case Number (if known) Document Candace Monique Debtor 1 Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 11 USC & 522(d)(5) Term life insurance with State \$ ⁰ \$_0 description: Farm. No Cash Surrender Value. Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes.

Fill in this in	Caco 19 Iformation to iden		oc 1 Filod	<u> </u>	Entor	ed 05/08/1 9 of 70	8 09:05:27	Desc Main	
Debtor 1	Candace	Moniqu	e	Ellis					
	First Name	Middle Name		Last Name	-				
Debtor 2					-				
(Spouse, if filing)	First Name	Middle Name		Last Name					
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u>	_District of _ILLINOI						
Case Number	r			(State)				Check if this	s is an
(If known)]		amended fi	ling
Official F	orm 106D								
Schedule	D: Credito	rs Who Have	Claims Se	cured by	Proper	tv			12/15
dditional page 1. Do any cre No. Ch Yes. Fi	es, write your nam ditors have claim		(if known). roperty?						
Part 1:	List All Secured Ci	aims					Column A	Column A	Column C
for each c	laim. If more than	creditor has more that one creditor has a pa e claims in alphabetic	articular claim, list	the other creditors	s in Part 2.	у	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Credit A	Acceptance		Describe the p	roperty that secu	res the clain	n:	\$ <u>14,811.00</u>	\$ <u>6,705.00</u>	\$ <u>8,106.00</u>
Creditor's			2016 Chrysler	200 with over 47	7,000 miles		7		
Po Box Number	513 Street								
Number	Street		As of the date	you file, the claim	ie: Chook o	II that apply	_		
			Contingent	you me, me ciami	i is. Check a	ш шасарріу.			
Southfie	eld	MI 48037	Unliquidated	I					
City		State Zip Code	Disputed						
Who owes	the debt? Check o	ne.	Nature of Lien	. Check all that app	oly.				
Debtor	1 only		An agreeme	ent you made (such a	as mortgage	or secured			
Debtor	2 only		car loan)						
Debtor	1 and Debtor 2 only		Statutory lie	n (such as tax lien, r	mechanic's lie	en)			
At least	one of the debtors a	and another	Judgment lie	en from a lawsuit					
	if this claim relate unity debt	s to a	Other (include	ding a right to offset))				
	was incurred	2016-06-14	Last 4 digits o	f account number	359	7			
Part 2:	List Others to Be N	lotified for a Debt Tha	nt You Already List	ed					
trying to collec	t from you for a de	ners to be notified about the sound of the s	ne else, list the cre	ditor in Part 1, and	d then list th	e collection agency	here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>14,811.00</u>

	Caco 19 12/	09 Doc 1	Eilad NE/N9/19	Entered 05/08/18 09:05:27	7 Desc Main	
Fill in th	nis information to identify you			0 of 70	2000 Main	
D.144	Candace	Monique	Ellis			
Debtor 1	First Name	Middle Name	Last Name	•		
Debtor 2	<u> </u>					
(Spouse, if	filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u>			
Case Nu	umher		(State)		Check if	f this is an
Case Nu (If known					amende	
Officia	I Form 106E/F					
	ule E/F: Creditors \					12/15
ist the oth I/B: Prope reditors w eeded, co	ner party to any executory con erty (Official Form 106A/B) and vith partially secured claims th	ntracts or unexpired on Schedule G: Ex nat are listed in Sch t, number the entric ame and case numl	leases that could result in recutory Contracts and Une edule D: Creditors Who Ha es in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on <i>Sch</i> expired Leases (Official Form 106G). Do not i we Claims Secured by Property. If more spac Attach the Continuation Page to this page. Or	nedule include any ce is	
	, avaditava hava pviavity upasa	d alaima anaina	* v.a.v.2			
	y creditors have priority unsec	cured claims agains	t you?			
_	o. Go to Part 2.					
∐ Ye		aime If a creditor be	es more than one priority uns	secured claim, list the creditor separately for ea	ach claim. For	
each o nonpri unsec	claim listed, identify what type o ority amounts. As much as pos	of claim it is. If a clain sible, list the claims ation Page of Part 1.	n has both priority and nonpr in alphabetical order accordi If more than one creditor ho	riority amounts, list that claim here and show bo ing to the creditor's name. If you have more tha olds a particular claim, list the other creditors in	oth priority and an two priority	
				Total claim	m Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIORI	TY Unsecured Claim	s		umount	amount
	v oroditoro havo nonnriarity u	noccured alaims as	ainat yay2			
_	y creditors have nonpriority u	_	-			
=	o. You have nothing to report in	i this part. Submit th	ils form to the court with you	r other schedules.		
Ye		d alaima in the alph	speciaal arder of the aredit	or who holds each claim. If a creditor has mor	ro than and	
nonpri include	ority unsecured claim, list the ced in Part 1. If more than one co	reditor separately for reditor holds a partic	r each claim. For each claim	I listed, identify what type of claim it is. Do not li- litors in Part 3.If you have more than three nong	ist claims already	
claims	fill out the Continuation Page of	of Part 2.				Total claim
4.1 Aff	irm INC	Las	t 4 digits of account number	13EQ		<u>\$ 217.00</u>
	ditor's Name 3 Folsom St Fl 7	Wh	en was the debt incurred?	2016-2017		
-	mber Street		on was the assembarrou.			
		As	of the date you file, the claim	is: Check all that apply.		
	- Faranian		Contingent			
Sa City		94107 Zip Code	Unliquidated			
	owes the debt? Check one.		Disputed			
	ebtor 1 only					
	ebtor 2 only	r i	e of NONPRIORITY unsecure	ed claim:		
=	ebtor 1 and Debtor 2 only	=	Student loans.			
∐At	least one of the debtors and another		Obligations arising out of a sepa			
	heck if this claim relates to a	_	that you did not report as priority			
	ommunity debt claim subject to offest?	Ц	Debts to pension or profit-sharin	ng pians, and other similar debts		
No		_	Other Creek Dersonal Lo	an		
Ye			Other. Specify Personal Lo	cai i		

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1	Case 18-13408 I	Doc 1 Filed 05/08/18 Entered 05/08/18 09:05:27 Desc Main Document Page 21 of 70 Case Number (if known)	_
	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claim	s - Continuation Page	
After li	sting any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.2	Affirm INC	Last 4 digits of account number Q61I	\$ 659.00
	Creditor's Name 633 Folsom St FI 7	When was the debt incurred? 2017-2017	
	Number Street		
v	San Francisco CA 94107 City State Zip Code Vho owes the debt? Check one. Check one. Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Personal Loan	
4.3	Amsher Collection SVCS Creditor's Name 4524 Southlake Pkwy Ste	Last 4 digits of account number9802 When was the debt incurred?2017-2017	\$ 55.00
	Number Street	As of the date you file, the claim is: Check all that apply	

Contingent Hoover 35244 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Amsher Collection SVCS **\$** 62.00 7158 4.4 Last 4 digits of account number Creditor's Name 2017-2017 4524 Southlake Pkwy Ste When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Hoover 35244 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes

Official Form 106E/F

Debtor 1	Case 18-13408 Candace Monique	Doc 1 Filed 05/08/18 Entered 05/08/18 09:05:27 Desc Main Quent Page 22 of 70 (If known)	_
	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claim	ns - Continuation Page	
After li	sting any entries on this page, number th	em beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.5	Amsher Collection SVCS	Last 4 digits of account number 9801	\$ 89.00
	Creditor's Name 4524 Southlake Pkwy Ste	When was the debt incurred? 2017-2017	
	Number Street		
v	Hoover AL 35244 City State Zip Code Vho owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Medical Debt	
4.6	Amsher Collection SVCS Creditor's Name	Last 4 digits of account number 7161	\$ 92.00
	4524 Southlake Pkwy Ste Number Street	When was the debt incurred? 2017-2017	
		As of the date you file, the claim is: Check all that apply	

Contingent Hoover 35244 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Amsher Collection SVCS **\$** 119.00 7159 4.7 Last 4 digits of account number Creditor's Name 2017-2017 4524 Southlake Pkwy Ste When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Hoover 35244 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes

Official Form 106E/F

Debtor 1	Cas	e 18-13408 Monique	Doc 1	Filed 05/08/18 Decument	Entered 05/08/18 09:05:27 Page 23 of 70 Case Number (if known)				
	First Name	Middle Name		Last Name	, , ,				
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								
	DO 4	-1. d'			4050				

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	ARS Account Resolution	Last 4 digits of account number4658	\$ <u>174.00</u>
	Creditor's Name 1643 Harrison Pkwy Ste 1	When was the debt incurred? 2017-2018	
	Number Street	when was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sunrise FL 33323	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
Щ	Yes		
4.9	ARS Account Resolution	Last 4 digits of account number 4659	\$ <u>365.00</u>
	Creditor's Name	When was the debt incurred? 2017-2018	
	1643 Harrison Pkwy Ste 1	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cuprice El 2222	Contingent	
	Sunrise FL 33323 City State Zip Code	Unliquidated	
V	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ř	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify Medical Debt	
Щ	Yes		
4.10	ARS Account Resolution	Last 4 digits of account number4655	<u>\$ 508.00</u>
	Creditor's Name	When was the debt incurred? 2017-2018	
	1643 Harrison Pkwy Ste 1	When was the debt incurred? 2017-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Outside FI 00000	Contingent	
	Sunrise FL 33323	Unliquidated	
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		

	Cas	6E 18-13408	DOC T		Enlered 05/08/18 09.05.2	7 Desc Main
Debtor 1	Candace	Monique		P ocument	Page 24 of 70 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2	Your NONPR	NORITY Unsecured Cla	ims - Continua	ntion Page		

A ftou l	esting any outside on this name any makes them by	and a second	ad an fourth	Total Claim
Aπer I	sting any entries on this page, number them b	beginning with 4.4, followed by 4.5, ar	iu so iortn.	Total Claim
4.11	ARS Account Resolution	Last 4 digits of account number	4657	\$ 508.00
4.11	Creditor's Name	Last 4 digits of account number		
	1643 Harrison Pkwy Ste 1	When was the debt incurred?	2017-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Sunrise FL 33323	Contingent		
		Unliquidated		
١	City State Zip Code Who owes the debt? Check one.	Disputed		
1	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured of	alaim:	
li	Debtor 1 and Debtor 2 only	Student loans.	Jann.	
		=		
. !	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
l i	No	Made 15 1		
	=	Other. Specify Medical Debt		
	Yes		4050	* C00 00
4.12	ARS Account Resolution	Last 4 digits of account number	<u>4656</u>	\$ <u>682.00</u>
	Creditor's Name	M/h an area tha daht in arrows d2	2017-2018	
	1643 Harrison Pkwy Ste 1	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Sunrise FL 33323	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
. !	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
١.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
!	s the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
	Yes	. ,		
4.13	Baptist East Hospital	Last 4 digits of account number	6437	\$ _500.00
7.10	Creditor's Name			
	2042-2098 AL-9	When was the debt incurred?	2016	
	Number Street			
		As af the data was file that at the	Observation that are the	
		As of the date you file, the claim is:	спеск ан тлат арріу.	
	Montgomery AL 36105	Contingent		
		Unliquidated		
١ ١	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
1	Debtor 2 only	Type of NONPRIORITY unsecured of	Naim:	
	=	Student loans.	, , , , , , , , , , , , , , , , , , ,	
	Debtor 1 and Debtor 2 only	= = = = = = = = = = = = = = = = = = =	on agraement or diverse	
!	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
Ι.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
i	s the claim subject to offest?			
		Other. Specify Medical Debt		
	Yes			

Debtor 1	Case 18-13	3408 C Monique	oc 1	Filed 05/08/18	Entered 05/08/18 09:05:27 Page 25 of 70 Case Number (if known)	Desc Main	_
	First Name	Middle Name		Last Name			
Part 2	Your NONPRIORITY Unse	ecured Claims	- Continua	tion Page			
After list	ing any entries on this page,	number then	n beginnin	g with 4.4, followed by 4.	5, and so forth.		Total Clair
4.14 E	Baptist Medical Center South		Las	t 4 digits of account numbe	er6437		\$ <u>500.00</u>
2	creditor's Name 2105 E. South Blvd.		Whe	en was the debt incurred?	2016		
		L 36116 tate Zip Code		of the date you file, the clai Contingent Unliquidated Disputed	m is: Check all that apply.		
	Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this claim relates to a community debt he claim subject to offest? No			e of NONPRIORITY unsecu Student loans. Obligations arising out of a sep that you did not report as prior Debts to pension or profit-shar	paration agreement or divorce ity claims ring plans, and other similar debts		
	Yes BB&T			t 4 digits of account number	0427		\$ 479.00

Creditor's Name 2017 2914 Carter Hill Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Montgomery 36106 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes 4.16 Capital ONE N.A. **\$** 766.00 7728 Last 4 digits of account number Creditor's Name 2017-2017 When was the debt incurred? 1717 Central St As of the date you file, the claim is: Check all that apply. Contingent Evanston 60201 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes

Record # 759258

	Firet Name	Middle Name		Last Name		
Debtor 1	Candace	Monique		Pocument	Page 26 of 70 Case Number (if known)	
	Case Id-I	J 4 00	DUCI	1 1100 03/00/10	LINCICA 03/00/10 03.03.21	DC3C Main

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim			
4.17	Capitalone	Last 4 digits of account number _	6437	\$ 2,125.00			
	Creditor's Name	-					
	15000 Capital One Dr	When was the debt incurred?	2015-2017				
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
		Contingent	,				
	Richmond VA 23238	Unliquidated					
	City State Zip Code	Disputed					
V	Vho owes the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separat					
[Check if this claim relates to a	that you did not report as priority cl					
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts				
	No	Organia Crodit Candan	Cradit Llag				
	Yes	Other. Specify Credit Card or	CIEUII USE				
	Capitalone	Look 4 digita of account number	6437	\$ 2,424.00			
4.18	Creditor's Name	Last 4 digits of account number _		\$ <u>Z,+Z+.00</u>			
	15000 Capital One Dr	When was the debt incurred?	2016-2017				
	Number Street						
	- Culou						
		As of the date you file, the claim is	: Check all that apply.				
	Richmond VA 23238	Contingent					
	City State Zip Code	Unliquidated					
V	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
[Debtor 1 and Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce					
Ī	At least one of the debtors and another						
1	Check if this claim relates to a	that you did not report as priority cl	-				
'	community debt	Debts to pension or profit-sharing plans, and other similar debts					
<u> </u>	s the claim subject to offest?	<u> </u>					
	No	Other. Specify Credit Card or Credit Use					
	Yes						
4.19	Check N GO	Last 4 digits of account number _	5757	\$ 2,935.00			
	Creditor's Name						
	1349 Empire Central Dr	When was the debt incurred?	2014-2015				
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
		Contingent	,				
	Dallas TX 75247	Unliquidated					
l	City State Zip Code	Disputed					
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
L	At least one of the debtors and another	Obligations arising out of a separat	•				
	Check if this claim relates to a	that you did not report as priority cl					
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts				
	s the claim subject to offest?		2 19				
-	No	Other. Specify Collecting for C	Creditor				
1 4	Yes						

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Page 27 of 70 Case Number (if known) **Document** Candace Monique Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	d so forth.	Total Claim
4.20	City of Chicago - Dept of Revenue	Last 4 digits of account number	6437	\$ <u>100.00</u>
	Creditor's Name		2040	
	121 N. LaSalle St	When was the debt incurred?	2018	
	Number Street			
	Room 107	As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60602	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Fines		
	☐Yes ☐ Credit ONE BANK NA	Last A Notes of a second consideration	6437	\$ 0.00
4.21	Creditor's Name	Last 4 digits of account number		\$ <u></u>
	Po Box 98875	When was the debt incurred?	2016-2017	
	Number Street			
		As of the data you file the claim is	Check all that apply	
		As of the date you file, the claim is:	спеск ан тнаг арргу.	
	Las Vegas NV 89193	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Credit Card or	Credit Use	
4.00	☐ Yes Crest Financial Services LLC	Last 4 digits of account number	1611	\$ 237.00
4.22	Creditor's Name	Last 4 digits of account number		<u> </u>
	1600 W 2200 S Ste 410	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	oncok all that apply.	
	West Valley City UT 84119	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	Only of the Collection for Co	raditor	
	Yes	Other. Specify Collecting for C	- IEUIIOI	

Debtor 1 Candace Monique Description Page 28 of 70 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.23	Easy Money	Last 4 digits of account number	6437	\$ <u>500.00</u>
	Creditor's Name		2016	
	1102 Ann St.	When was the debt incurred?	2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Montgomery AL 36107	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
li	Debtor 1 and Debtor 2 only	Student loans.		
l i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	-	
"	community debt	Debts to pension or profit-sharing pla		
ls ls	the claim subject to offest?		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	No	Other. Specify PayDay Loan		
	Yes			
4.24	Emoneypool INC	Last 4 digits of account number	2604	\$ <u>700.00</u>
	Creditor's Name		2047 2047	
	3101 N Central Ave Ste 1	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Phoenix AZ 85012	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
li	Debtor 1 and Debtor 2 only	Student loans.		
li	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	-	
"	community debt	Debts to pension or profit-sharing pla		
ls ls	the claim subject to offest?		·	
	No	Other. Specify Personal Loan		
	Yes	_		
4.25	GE Capital Retail BANK	Last 4 digits of account number	5763	\$ <u>614.00</u>
	Creditor's Name		2015-2015	
	2365 Northside Dr Ste 30	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Can Diagram	Contingent		
	San Diego CA 92108	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
1	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority clai		
"	community debt	Debts to pension or profit-sharing pla		
ls ls	the claim subject to offest?			
	No	Other. SpecifyUnknown Credit	Extension	
Ι Γ	Yes	_		

Debtor 1	Case 1	8-13408 Monique	Doc 1	Filed 05/08/18 Decument	Entered 05/08/18 09:05: Page 29 of 70 Case Number (if known)	27 Desc Main	
	First Name	Middle Name		Last Name			_
Part	Your NONPRIORIT	Y Unsecured Clai	ms - Continu	ation Page			
After lis	sting any entries on this	page, number th	nem beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Clair
4.26	Jackson Hospital		La	st 4 digits of account numbe	er 6437		\$ <u>500.00</u>
	Creditor's Name 1725 Pine St.		wi	nen was the debt incurred?	2016		
	Number Street		_	of the date you file, the clai			
w	Montgomery City /ho owes the debt? Check	AL 36106 State Zip Code one.		Contingent Unliquidated Disputed			
	Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this claim relacommunity debt	s and another tes to a		pe of NONPRIORITY unsecu Student loans. Obligations arising out of a set that you did not report as prior Debts to pension or profit-shar	paration agreement or divorce		
	the claim subject to offe No Yes	str		Other. Specify Medical De	ebt		
4.27	Merrick BANK CORP Creditor's Name Po Box 9201		•	st 4 digits of account numbernen was the debt incurred?	2016-2017		\$ <u>1,515.00</u>
	Number Street						

Creditor's Name		
1725 Pine St.	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Montgomery AL 36106	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
	T (NONDRIGHTY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	_	
4.27 Merrick BANK CORP	Last 4 digits of account number 6437	\$ _1,515.00
Creditor's Name		
Po Box 9201	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Old Bethpage NY 11804	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.28 Midamerica/Milestone/G	Last 4 digits of account number6437	\$ <u>0.00</u>
Creditor's Name	2016 2017	
Po Box 4499	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Beaverton OR 97076	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	On a corr Credit Card or Credit Llee	
Yes	Other. Specify Credit Card or Credit Use	

Record # 759258

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Motors Acceptance Corporation	Last 4 digits of account number 3.00	\$ 8,000.00
	Creditor's Name	0010 0017	
	216 13th St.	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus GA 31901	Unliquidated	
	City State Zip Code	Disputed	
`	Who owes the debt? Check one.	L Disputed	
	Debtor 1 only		
ļļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes		
4.30	Mount Sinai Hospital	Last 4 digits of account number 6437	\$ <u>1,700.00</u>
	Creditor's Name	When was the debt incurred? 2018	
	1501 S. Fairfield	When was the debt incurred? 2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60623	Unliquidated	
١,	City State Zip Code	Disputed	
ì	Who owes the debt? Check one.		
	Debtor 1 only		
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
ļļ	Debtor 1 and Debtor 2 only	Student loans.	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
L	Yes	0407	. 470.00
4.31	PNC Bank	Last 4 digits of account number <u>6437</u>	\$ <u>479.00</u>
	Creditor's Name	When was the debt incurred? 2017	
	222 Delaware Avenue	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19899	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
i	Debtor 1 only		
		Turns of MONDRIORITY was a sund of the	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only		
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Out of the Condit Cord or Condit Lloo	
	Yes	Other. Specify Credit Card or Credit Use	

Debtor 1	Case 18-1340	08 Doc 1	Filed 05/08/18 Document	Entered 05/08/18 09:05:27 Page 31 of 70 Case Number (if known)	Desc Main	_
	First Name Middle	e Name	Last Name			
Part 2	Your NONPRIORITY Unsecure	d Claims - Continua	ation Page			
After list	ing any entries on this page, num	ber them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Clain
4.32	Prattville Baptist Hospital	Las	st 4 digits of account number	or <u>6437</u>		\$ <u>500.00</u>
1	Creditor's Name 124 S. Memorial Dr.	W h	en was the debt incurred?	2016		
Wh	Prattville AL 30 City State Z to owes the debt? Check one. Debtor 1 only	6067	of the date you file, the clai Contingent Unliquidated Disputed	m is: Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	ģ	be of NONPRIORITY unsecu Student loans. Obligations arising out of a sep that you did not report as prior	paration agreement or divorce		
	community debt he claim subject to offest? No	_	Debts to pension or profit-shar Other. Specify Medical De	ing plans, and other similar debts		
	Yes Santander Consumer USA			1000		¢ 0 00

	Creditor's Name	2010	
	124 S. Memorial Dr.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Prattville AL 36067	Unliquidated	
	City State Zip Code		
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Tune of NONDRIORITY unaccured eleims	
		Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
١ '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
۱ ۱	Is the claim subject to offest?		
l i	No	Madical Bald	
		Other. Specify Medical Debt	
	Yes		
4.33	Santander Consumer USA	Last 4 digits of account number 1000	\$ <u>0.00</u>
	Creditor's Name	_	
	Po Box 961245	When was the debt incurred? 2011-07-18	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Ft Worth TX 76161		
	City State Zip Code	Unliquidated	
١	Who owes the debt? Check one.	Disputed	
l 1	Debtor 1 only		
	=		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
١.	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
l i			
	No	Other. Specify Notice Only	
	Yes		
4.34	Santander Consumer USA INC.	Last 4 digits of account number 1000	\$ _11,958.00
1.01	Creditor's Name		
	1 Allied Dr	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Trevose PA 19053		
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
l 1	Debtor 1 only	_	
	=		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	-	

Part 2:	Your NONPRIORITY Uns	ecured Clai	ims - Continua	tion Page		
	First Name	Middle Name		Last Name		
Debtor 1	Candace	Monique		ըջcument	Page 32 of 70	
	Case 18-13	3408	Doc 1		Entered 05/08/18 09:05:2	7 Desc Main

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	Shauna Fritsch	Last 4 digits of account number	\$ _1,650.00
	Creditor's Name	0047 0040	
	6145 N. Talman	When was the debt incurred? 2017-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60659	Unliquidated	
١,	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	To Charles The Cha	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Tours on a Housing/Pontal/Lease	
	Yes	Other. Specify Housing/Rental/Lease	
4.00	Speedycash.Com 152-Ms	Last 4 digits of account number 7275	\$ 1,582.00
4.36	Creditor's Name	Last 4 digits of account number	Ψ_1,002.00
	7330 W 33Rd St N Ste 118	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wichita KS 67205	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Collecting for Creditor	
	Yes		
4.37	Swedish Covenant Hospital	Last 4 digits of account number6437	\$ <u>1,000.00</u>
	Creditor's Name	2040	
	7426 Solution Center	When was the debt incurred? 2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60677	Unliquidated	
Ι,	City State Zip Code	☐ Disputed	
	Who owes the debt? Check one.	□ ·	
	Debtor 1 only	- (100)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Madical/Daylol Carriage	
	Yes	Other. Specify Medical/Dental Services	
	L 1€9		

	Firet Name	Middle Name		Last Name		
Debtor 1	Candace	Monique		Pocument	Page 33 of 70 Case Number (if known)	
	Case Id-I	J 4 00	DUCI	1 1100 03/00/10	LINCICA 03/00/10 03.03.21	DC3C Main

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.38	Syncb/Walmart	Last 4 digits of account number	6437	\$ 0.00
	Creditor's Name	-		
	Po Box 965024	When was the debt incurred?	2011-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		_	Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans.		
lī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority cla		
-	community debt	Debts to pension or profit-sharing pl		
Is	the claim subject to offest?		,	
	No	Other. Specify Credit Card or C	Credit Use	
ΙĒ	Yes	Office: Opeciny		
4.39	Syncb/Walmart	Last 4 digits of account number	6437	\$ 0.00
4.39	Creditor's Name			•
	Po Box 965024	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Orlando FL 32896	Contingent		
		Unliquidated		
l v	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	=	Student loans.	iaiiii.	
-	Debtor 1 and Debtor 2 only	_		
	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing plants	ans, and other similar debts	
IS	s the claim subject to offest?			
-	■ No ¬.,	Other. Specify Credit Card or C	Credit Use	
 	Yes		45.40	. 450.00
4.40	Synchrony BANK	Last 4 digits of account number	4549	<u>\$ 456.00</u>
	Creditor's Name		2017-2018	
	120 Corporate Blvd Ste 1	When was the debt incurred?	2017 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Norfolk VA 23502	Unliquidated		
l	City State Zip Code	Disputed		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
[Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	ims	
"	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	the claim subject to offest?			
	No	Other. Specify Unknown Credit	t Extension	
	Yes	. ,		

Part 2	Your NONDRIORITY Une	ecured Clair	me - Continus	tion Page		
	First Name	Middle Name		Last Name		
Debtor 1	Candace	Monique		P gcument	Page 34 of 70 Case Number (if known)	
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isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
The Crossings at Millbrook	Last 4 digits of account number6437	\$ <u>300.00</u>
Creditor's Name	When was the debt incurred? 2017	
101 Crossing Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Millbrook AL 36054	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	—	
No	Other. Specify Housing/Rental/Lease	
Yes	<u> </u>	
THE Crossings AT Ridgewood APT	Last 4 digits of account number 0628	\$ _314.00
Creditor's Name	2015 2010	
3750 Naturally Fresh Blv	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Atlanta GA 30349	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Collecting for Creditor	
Yes	Other. Specify Collecting for Creditor	
UAB University Hospital	Last 4 digits of account number 6437	\$ 500.00
Creditor's Name		*
1802 6th Ave. S	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Birmingham AL 35233		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. SpecifyMedical Debt	
Yes		

Page 35 of 70 Case Number (if known) **D**acument Candace Monique Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** US DEPT OF ED/Glelsi \$ 8,501.00 Last 4 digits of account number _ Creditor's Name 2009-2017 Po Box 7860 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Madison W/I 53707 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Interest keeps running on most non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes US DEPT OF ED/Glelsi Last 4 digits of account number 0577 \$ 8,525.00 4.45 Creditor's Name 2008-2017 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes US DEPT OF ED/Glelsi 8581 \$ 57,311.00 4.46 Last 4 digits of account number Creditor's Name 2011-2017 Po Box 7860 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a

community debt Is the claim subject to offest?

No

Yes

Official Form 106E/F

after the case is over than you did before filing.

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify _

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total Claim
4.47	Verizon Wireless	Last 4 digits of account number	6437	\$_2,000.00
	Creditor's Name			
	1 Verizon PI.	When was the debt incurred?	2017	
	Number Street			
	As of the date you file, the claim is: Check all that apply.		Check all that apply	
		Contingent		
	Alpharetta GA 30004	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Utility Bills/Cellular Service		
	At least one of the debtors and another			
	Check if this claim relates to a			
'	community debt			
	Is the claim subject to offest?			
	No			
	Yes	Other: opening		
4.48	Wakefield & Associates	Last 4 digits of account number	4084	\$ 1,687.00
4.40	Creditor's Name			
	7005 Middlebrook Pike	When was the debt incurred?	2017-2017	
	Number Street			
	As of the date you file, the claim is: Check all that apply.		Check all that apply.	
	Knoxville TN 37909	Contingent		
		Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: or 2 only Student loans.		
	= '			
	Debtor 1 and Debtor 2 only		a agreement or diverse	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim relates to a			
١.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No	Madical Bald		
	=	Other. Specify Medical Debt		
	Yes		4006	1 607 00
4.49	Wakefield & Associates	Last 4 digits of account number	4086	\$ <u>1,687.00</u>
	Creditor's Name	When was the debt incurred?	2017-2017	
	7005 Middlebrook Pike	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Knoxville TN 37909 City State Zip Code Unliquidated Disputed			
Ι.				
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only Type of NONPRIORITY unsecured claim:		aim:	
Debtor 1 and Debtor 2 only Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
'	community debt Debts to pension or profit-sharing plans, and other similar debts		ans, and other similar debts	
	ls the claim subject to offest?			
	No Other. Specify Medical Debt			
	Vac			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.50	Wakefield & Associates	Last 4 digits of account number	4087	\$ 1,687.00
	Creditor's Name			
	7005 Middlebrook Pike	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	onosii ali aliat appilji	
	Knoxville TN 37909	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	<u> </u>		
	No	Other. Specify Medical Debt		
	Yes	Other. Opening		
4.51	Wakefield & Associates	Last 4 digits of account number	4088	\$ 1,687.00
4.51	Creditor's Name			*
	7005 Middlebrook Pike	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Knoxville TN 37909	Contingent		
		Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	= '	Student loans.	igiiii.	
	Debtor 1 and Debtor 2 only	=	on agraement or diverse	
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	Madical Daht		
	=	Other. Specify Medical Debt		
_	Welvefield & Associates		400F	4 1 770 00
4.52	4	Last 4 digits of account number	4085	\$ <u>1,778.00</u>
	Creditor's Name 7005 Middlebrook Pike	When was the debt incurred?	2017-2017	
		when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Knoxville TN 37909	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	I Ives	_		

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Debtor 1

List Others to Be Notified for a Debt That You Already Listed

2, then list the collection agency he	ors to be notified about your bankrupt rying to collect from you for a debt yo ere. Similarly, if you have more than o not have additional persons to be not	ne creditor for any of the debts that y	nal creditor in Parts 1 or you listed in Parts 1 or 2, list the
Circuit Court Clerk Montgomery C	ounty, Alabama	On which entry in Part 1 or Part 2	2 list the original creditor?
Name 251 S. Lawrence St.		Line 28 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Montgomery	AL 36104	Last 4 digits of account number	3.00
City	State Zip Code		

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Debtor 1 Candace

Monique

Document

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Add the Amounts for Each Type of Unsecured Claim

ı	6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı		Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
nom Part 1	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$74,337.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	\$
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		Ψ
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$0.00

Schedule E/F: Creditors Who Have Unsecured Claims

Fill	in this in	formation to identif	fy your case:	alod 05/09/19	Entered 05/08/18 09:05:27 0 of 70	Desc Main
De	btor 1	Candace	Monique	Ellis		
		First Name	Middle Name	Last Name		
	btor 2	Florida	Attidity Name	LandMana		
(Spi	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	(State)		
	se Number			_		Check if this is an
-	known)					amended filing
		orm 106G				12/1
			ry Contracts and			12/1;
nform	ation. If n	nore space is need	ed, copy the additional page,		n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
		·	and case number (if known).			
1. D	_	-	ontracts or unexpired leases?		and the second section of the second section of the second	
-	_				ou have nothing else to report on this form.	
L	J Yes. Fil	I in all of the informa	ation below even if the contrac	is or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
2 I id	et conarat	oly oach norson or	company with whom you ha	ve the contract or lease	. Then state what each contract or lease is for (f	or
	-	•	• •		ruction booklet for more examples of executory co	
ur	expired le	eases.				
F	Person or	company with who	om you have the contract or l	ease	State what the contract or lease	e is for
	0.000.		,			
2.1					_	
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name				-	
					-	
	Number	Street				
	City		State Zip	Code	-	
2.3						
2.0	Name				-	
					_	
	Number	Street				
	City		State Zip	Code	-	
	o.ty		State Lip	5040		
2.4						
	Name				-	
	Normalian	Ott			-	
	Number	Street				
	City		State Zip	Code	-	
2.5						
2.0	Now-				-	
	Name				_	
	Number	Street				
	Cit		~·· -	2 ada	-	
	City		State Zip	Joue		

Official Form 106G

Case 18-13408 Doc 1 Filed 05/08/18 Entered 05/08/18 09:05:27 Desc Main

Fill in this in	nformation to identif		
Debtor 1	Candace	Monique	Ellis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
Case Number	r		(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

_				
1. D	o you have any codebtors? (If you are filing	g a joint case, do not list	either spouse as a codebtor.)
	No.			
	Yes			
2. W	ithin the last 8 years, have you lived in a c	ommunity property sta	te or territory? (Community	property states and territories include
Α	rizona, California, Idaho, Lousiiana, Nevada	, New Mexico, Puerto R	ico, Texas, Washington, and	Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spouse, or	legal equivalent live with	h you at the time?	
	No			
	Yes. Inwhich community state or ter	ritory did you live?	Fill in the	name and current address of that person.
	Name of your spouse, former spouse or legal equ	uivalent		
	Number Street			
	City	State	Zip Code	
3. I n	Column 1, list all of your codebtors. Do n		·	se is filing with you. List the person
	hown in line 2 again as a codebtor only if t	•	• •	
	chedule D (Official Form 106D), Schedule	-	/F), or Schedule G (Official F	Form 106G). Use Schedule D,
5	chedule E/F, or Schedule G to fill out Colu	mn 2.		
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1	Willie Ellis			Schedule D, line 1
	Name			_
	4011 Llyde Lane			Schedule E/F, line
	Number Street Montgomery	AL	36106	Schedule G, line
	City	State	Zip Code	
3.2	Willie Elllis			Schedule D, line
	Name 4011 Llyde Lane			Schedule E/F, line24
	Number Street Montgomery	AL	36106	Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

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			<i>JUGHHE</i> H	<u> </u>
Fill in this ir	nformation to identif	fy your case:		
Debtor 1	Candace	Monique	Ellis	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	he : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	
Case Numbe	r		_	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
				chapter 13 income as of the following date.
<u>Official F</u>	<u>orm 106l</u>			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Senior Analyst		
	Occupation may Include student or homemaker, if it applies.	Employers name	APEX Systems		
		Employers address	4400 Cox Rd., Sui		
			Glen Allen, VA 23	060	,
		How long employed there?	Since 1/1/2014		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$3,505.45	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,505.45	\$0.00

 Official Form 106I
 Record #
 759258
 Schedule I: Your Income
 Page 1 of 2

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Document Candace Monique Debtor 1 Case Number (if known)

Last Name

First Name

				For Debtor 1		Debtor 2 or filing spouse		
	Сору	line 4 here	4.	\$3,505.45		\$0.00		
		payroll deductions:	_	* 440.00				
		ax, Medicare, and Social Security deductions	5a. —	\$419.08		\$0.00		
		landatory contributions for retirement plans	5b. _	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00		
		equired repayments of retirement fund loans	5d.	\$0.00		\$0.00		
		nsurance	5e.	\$103.22		\$0.00		
		omestic support obligations	5f. 	\$0.00		\$0.00		
	_	Inion dues	5g. 	\$0.00		\$0.00		
		ther deductions. Specify: Life Insurance(D1), Disability(D1), Accident Ins(D1),	5h. —	\$38.09		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$560.39	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,945.06		\$0.00		
		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	_	Specify:				•••		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
		Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,945.06 +		\$0.00	<u>.</u>	\$2,945.06
	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		+=,c 16166		V 0.00		Ψ2,040.00
	Inclue other Do ne	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are no lify:	ur dependen ot available to				11	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Cer		•	t applies		12.	\$2,945.06
		ou expect an increase or decrease within the year after you file this form?					L	. ,
. ,	X ¹							

Case 18-13408 Filed 05/08/18 Entered 05/08/18 09:05:27 Desc Main Doc 1 Document Page 44 of 70 Fill in this information to identify your case: Monique Candace Ellis Check if this is: First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 First Name Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u> MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If

Schedule J: Your Expenses

Debtor 1

Debtor 2

(If known)

12/15

more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if question.	Known). A	nswer every
Part 1: Describe Your Household		
1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Yes. Debtor 2 must file a separate Schedule J.		
Debtor 1 or Debtor 2 age	pendent's	Does dependent live with you?
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	7	No X Yes
Do not state the dependents' names. Daughter	4	No X Yes X No Yes X No Yes X No Yes X No
3. Do your expenses include expenses of people other than yourself and your dependents?		Yes
Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to	ronort	
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and f the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)	ill in	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and		
any rent for the ground or lot.	4.	\$1,150.00
If not included in line 4:		#0.00
4a. Real estate taxes	4a.	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues Official Form 106 L. Record # 759258 Schedule I: Your Expenses	4d.	\$0.00

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Debtor 1 Candace

Monique First Name Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$152.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$700.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$180.00 9. Clothing, laundry, and dry cleaning 10. \$80.00 Personal care products and services 10. \$80.00 11. Medical and dental expenses 11. \$275.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$50.54 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

Candace Monique Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$125.00 Student Loans (\$125.00), 21. 21. Other. Specify: \$2,942.54 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,945.06 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,942.54 23b. Copy your monthly expenses from line 22 above. 23b.-\$2.52 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 759258
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identif	fy your case:	
Debtor 1	Candace	Monique	Ellis
	First Name	Middle Name	Last Name
Debtor 2		· · · · · · · · · · · · · · · · · · ·	
(Spouse, if filing)	First Name	Middle Name	Last Name
	Bankruptcy Court for the	he : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	•		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT at	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of parityry I declare that I have read th	he cummany and calculate filed with this declaration and that they are true and
correct.	he summary and schedules filed with this declaration and that they are true and
✗ /s/ Candace Monique Ellis	x
Signature of Debtor 1	Signature of Debtor 2
Date_05/07/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Candace First Name	Monique Middle Name	Ellis Last Name	_		
Debtor 2				_		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)	r		_			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe Par	r (if known). Answer every question. Give Details About Your Marital Status and Who	ere You Lived Before		
01. V	/hat is your current marital status?			
	Married			
	Not married			
	uring the last 3 years, have you lived anywhere othe No.	er than where you live no	w?	
	No. Yes. List all of the places you lived in the last 3 year	s. Do not include where v	you live now.	
	-	•		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	803 Crossing Dr	FROM 08/2015		_
	Millbrook AL 36054-2195	To 11/2016		_
				_
_				
			Same as Debtor 1	Same as Debtor 1
	4011 Llyde Ln	FROM 11/2016		_
	Montgomery AL 36106-3413	To 11/2017		_
				_
			Same as Debtor 1	Same as Debtor 1
	5880 Ridgewood Rd. Jackson, MS 39211	From 2014		_
		To 08/2015		_
				_
р	vithin the last 8 years, did you ever live with a spous roperty states and territories include Arizona, Califo			-
_	nd Wisconsin.) No.			
_	Yes. Make sure you fill out Schedule H: Your Codeb	otors (Official Form 106H).		

Case 18-13408 Doc 1 Filed 05/08/18 Entered 05/08/18 09:05:27 Desc Main Document Page 49 of 70 <u>Candace</u> Debtor 1 Monique Ellis Case Number (if known) First Name Middle Name Last Name **Explain the Sources of Your Income** Part 2: Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$20,291 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$38,886 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$38,571 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (\$6.853)(January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income Gross income** Sources of income Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Candace Monique Ellis Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Credit Acceptance Po Box 513 Monthly \$494 \$14,811 ■ Mortgage Car Southfield MI 48037 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Case Number (if known)

Ellis

First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Contract Circuit Court of Montgomery County, Motors Acceptance Corporation VS On appeal Candace Ellis Alabama ☐ Concluded Case # SM-2017-906273.00 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property \$1,000 2006 Chrysler 300 Motors Acceptance Corporation 02/2017 216 13th St. Columbus, GA 31901 **Explain what happened** Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Describe the property Date Value of the property 2016 Chrysler 200 \$6,705 City of Chicago 04/06/2018 121 N. LaSalle St. Chicago, IL 60602 **Explain what happened** Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Describe the property Date Value of the property Motors Acceptance Corporation Paycheck 05/04/2018 \$190.00 216 13th St. Columbus, GA 31901 Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.

Candace

Monique

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epto	or 1	Caridace	IVIU	ilique		Case Number (if ki	10Wn)	
		First Name	Midd	lle Name	Last Name			
11			before you filed for l ke a payment becau			bank or financial institution, set off a	ny amounts from y	our accounts
	N	lo. Go to lir	e 11					
	ΠΥ	es. Fill in tl	ne information below.					
12		-	fore you filed for ba receiver, a custodia			e possession of an assignee for the b	enefit of creditors,	a
	No.							
P	art 5:	List Ce	rtain Gifts and Contrib	outions				
13	With	in 2 years l	efore you filed for b	ankruptcy, did yo	ou give any gifts with a	total value of more than \$600 per pers	on?	
	N	lo.						
	Y	es. Fill in tl	ne details for each gif	t.				
14	With	in 2 years l	pefore you filed for b	ankruptcy, did yo	ou give any gifts or cont	ributions with a total value of more th	an \$600 to any cha	arity?
	N							
	ЦΥ	es. Fill in tl	ne details for each gif	t.				
P	art 6:	List Ce	rtain Losses					
15		in 1 year bobling?	efore you filed for ba	nkruptcy or since	e you filed for bankrupto	cy, did you lose anything because of t	heft, fire, other dis	aster, or
	N	lo.						
	ПΥ	es. Fill in tl	ne details for each gif	t.				
P	art 7:	List Ce	rtain Payments or Tra	nsfers				
16	cons	ulted abou	t seeking bankruptc	y or preparing a b	pankruptcy petition?	on your behalf pay or transfer any pro		ou
	_	-	moyo, bunin uptoy p	oution propulors	, or or our oour ooming u	gonoloo tor oorviooo roquirou iii your	oaaptoy.	
	∐ N	es. Fill in tl	ne details					
	P	arty Conta	ct Info		Description and value	of any property transferred	Date payment or transfer	Amount of payment
	-	Geraci Lav	L.L.C.				2018	\$1,375.00
	-	55 E. Moni	oe Street #3400					
	-	Chicago,IL	60603					
	-							
		anti Camta	at lufa		Decement on and value	of any property transferred	Data naviment	Amount of novement
	P	arty Conta	ct into		Description and value	or any property transferred	Date payment or transfer	Amount of payment
	-	Hananwill	Credit Counseling		Credit Counseling Servi	ces	2018	\$25.00
		115 N. Cro	ss St.					
	-	Robinson,	IL 62454					
	-							

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Debto	or 1	Candace	Monique	Ellis	Case I	Number (if known)			
		First Name	Middle Name	Last Name					
17	pror	nised to help you de	al with your creditor	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		fer any property to any	one who		
	_	No. Yes. Fill in the details							
	Ч	res. I ili ili tile details	•						
18	tran Incli	sferred in the ordina ude both outright tra	ry course of your bu	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra lave already listed on this statemer	anting of a security intere				
	_	No. Yes. Fill in the details	for each gift.						
19		nin 10 years before y eficiary? (These are	-	tcy, did you transfer any property trotection devices.)	to a self-settled trust or s	similar device of which	you are a		
	■ No. □ Yes. Fill in the details for each gift.								
P	art 8:	List Certain Fina	ncial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	rage Units				
20	With sold	nin 1 year before you I, moved, or transfer ude checking, savin	red? gs, money market, o	y, were any financial accounts or in or other financial accounts; certifica ciations, and other financial institut	ates of deposit; shares in				
		No.							
		Yes. Fill in the details							
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21	casi	you now have, or did h, or other valuables No. Yes. Fill in the details	?	rear before you filed for bankruptcy	,, any safe deposit box o	r other depository for s	securities,		
				Who else had access to it?	Describe the conte	nts	Do you still have it?		
22	Hav	e you stored propert	ty in a storage unit o	or place other than your home withi	in 1 year before you filed	for bankruptcy?			
	Ц	Yes. Fill in the details		Who else has or had access to it?	Describe the conte	nts	Do you still		
							have it?		
F	art 9:	Identify Property	You Hold or Control	for Someone Else					
23		you hold or control a someone.	iny property that sor	meone else owns? Include any pro	perty you borrowed from	ı, are storing for, or hol	d in trust		
	_	No. Yes. Fill in the details							
	Ц	res. I ill ill the details	•	Where is the property?	Describe the prope	rty	Value		
1									

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Monique

Case Number (if known) _

	First Name	Middle Name	Last Name						
Pa	Give Details About Envir	onmental Information							
For	the purpose of Part 10, the follo	wing definitions apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
	Hazardous material means anyti substance, hazardous material,	=		aste, hazardous substance, toxic					
Rep	port all notices, releases, and pro	oceedings that you know al	oout, regardless of when t	hey occurred.					
24	Has any governmental unit noti	ified you that you may be li	able or potentially liable u	nder or in violation of an environ	nmental law?				
	No.								
	Yes. Fill in the details.	Governmental	unit	Environmental law, if you know it	Date of notice				
				Life in the state of the state	Date of notice				
25	Have you notified any governm	ental unit of any release of	hazardous material?						
	No. Yes. Fill in the details.								
		Governmental	unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any ju	idicial or administrative pro	oceeding under any enviro	nmental law? Include settlement	ts and orders.				
	No.	·							
	Yes. Fill in the details.								
		Court or agence	у	Nature of the case	Status of the case				
Pa	Give Details About Your	Business or Connections to	Any Business						
27	Within 4 years before you filed	for bankruptcy, did you ow	n a business or have any	of the following connections to a	any business?				
	A sole proprietor or self	employed in a trade, profe	ssion, or other activity, ei	her full-time or part-time					
	A member of a limited lia	ability company (LLC) or lir	nited liability partnership	(LLP)					
	A partner in a partnershi								
	☐ An officer, director, or m☐ An owner of at least 5%		•						
	_								
	No. None of the above applied Yes. Check all that apply about		wy for oach business						
	Association of Women		ature of the business	Employe	r Identification number				
	4011 Llyde Lane		ature of the business		r Identification number nclude Social Security number or				
	Montgomery, AL 36106	Consulting		EIN: 8	1-3692698				
		Name of accour	ntant or bookkeeper	Dates bu	siness existed				
		1077		FROM	1 1/2016				
				TO 12	/2016				
28	Within 2 years before you filed institutions, creditors, or other		e a financial statement to	anyone about your business? In	clude all financial				
	No.								
	Yes. Fill in the details.								
		Date issued							

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Part 12: Sign Be	low	
answers are true in connection wit	and correct. I understand that making a false st	d any attachments, and I declare under penalty of perjury that the atement, concealing property, or obtaining money or property by fraud 50,000, or imprisonment for up to 20 years, or both.
🗶 /s/ Candad	e Monique Ellis	X
Signature of	Debtor 1	Signature of Debtor 2
Date 05/07 MM /	//2018 DD / YYYY	Date
Did you attach ad	ditional pages to Your Statement of Financial A	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No		
Yes		
Did you pay or ag	ree to pay someone who is not an attorney to h	elp you fill out bankruptcy forms?
No		
Yes. Name o	f person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this	Caso 19 1 information to identify		lod 05/09/19	red 05/08/18 09:05:2 6 of 70	7 Desc Main	
Dobtor 1	Candace	Monique	Ellis	7		
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>ILI</u>				
Case Numb (If known)	er		(State)		Check if this is an amended filing	
Official F	Form 108					
Stateme	ent of Intenti	on for Individuals	Filing Under Cha	ıpter 7		12/15
If you are an i	ndividual filing under	chapter 7, you must fill out th	is form if:			
	eve claims secured by					
•		y and the lease has not expire		y the date set for the meeting of cre	oditore	
				the creditors and lessors you list.	euitors,	
			qually responsible for supplying	-		
Both debtors	must sign and date th	e form.				
Be as complet	te and accurate as pos	ssible. If more space is neede	d, attach a separate sheet to th	is form. On the top of any addition	al pages,	
write your nar	ne and case number (if known).				
Part 1:	List Your Creditors Wi	no Have Secured Claims				
For any cr information	-	in Part 1 of Schedule D: Cred	litors Who Have Claims Secure	ed by Property (Official Form 106D), fill in the	
Identify th	e creditor and the pro	perty that is collateral	What do you intend to secures a debt?	o do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor'	S		Surrender the	property	☐ No	
name:	Credit Accep	otance	Retain the pro	operty and redeem it	■ Yes	
Descript	ion of 2016 Chrysle	er 200 with over 47,000 miles	Retain the pro	operty and enter into a	100	
property	1011 01		Reaffirmation	Agreement.		
securing	debt:		Retain the pro	operty and [explain]:	_	
					<u> </u>	
Creditor's	s		Surrender the	property	□ No	
name:			<u>=</u>	operty and redeem it	☐ Yes	
Dogorinti	ion of			operty and enter into a	☐ res	
Descripti property			— Reaffirmation	Agreement.		
securing			Retain the pro	operty and [explain]:	_	
				·	<u> </u>	
Creditor'	<u> </u>		Surrender the	nronerty	□ No	
name:	0		=	operty and redeem it	_	
			<u> </u>	operty and enter into a	Yes	
Descripti			Reaffirmation			
property securing				operty and [explain]:		
				1 - 2 - 1 facilities		
Creditor'	e e		Surrender the	nroperty		
name:	3			pperty and redeem it	_	
			= '	operty and enter into a	Yes	
Descript			Reaffirmation			
property securing				operty and [explain]:		
Jooding	~~~.			A COLLY MING TONDIUM II.		

Candace Case 18-13408 Monique

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Desc Main

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you li	isted in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
fill in the information below. Do not list real estate lea	ases. <i>Unexpired leases</i> are leases that are still in effect; the le	ease period has not yet
ended. You may assume an unexpired personal prop	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p	o)(2).
Describe your unexpired personal property lease	es	Will the lease be assumed?
Lessor's name:		☐ No
		☐ Yes
Description of leased property:		
property.		
Lessor's name:		☐ No
		Yes
Description of leased		
property:		
Lessor's name:		□No
		☐ Yes
Description of leased		
property:		
Lessor's name:		□No
		 ☐Yes
Description of leased		
property:		
Lessor's name:		□No
Description of leased		2.33
property:		
Lessor's name:		□No
		Yes
Description of leased		
property:		
Lessor's name:		□No
20001 6 114.116.		Yes
Description of leased		
property:		
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicate	d my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired lease	е.	
/s/ Candace Monique Ellis	Signature of Debtor 2	<u> </u>
Signature of Debtor 1	Signature of Debtor 2	
Dated: 05/07/2018 MM / DD / YYYY	Date MM / DD / YYYY	
IVIIVI / DD / IIII		

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	·e		NORTHE	KIN DISTIKI	CI OF ILLINOI	SEASTERN	DIVISIC) N	
Cai	idace Moni	aue Ellis /	Debtor			(Case No:		
~ 	idaec ivioni	que Ems /	Desico				Chapter:	Chapter 7	
						`	enapter.	Chapter 7	
	_				PENSATION OF		_	_	
	npensation p	aid to me v	§ 329(a) and Fed. Banks within one year before the on behalf of the debtor(s	e filing of the	petition in bankru	iptcy, or agreed	l to be paid	d to me, for servi	ces
	For legal	services, I l	nave agreed to accept		\$1,200.00				
	Prior to th	e filing of	this statement I have rece	eived	\$1,375.00				
	Balance D)ue			\$0.00				
	Post Case	-Filing Wo	rk Pre-Paid:		\$175.00				
2.			npensation paid to me wa	is:					
	Deb	tor(s)	Other: (specify)						
3.	The source	e of comper	nsation to be paid to me i	s:					
	Del	btor(s)	Other: (specify)						
4.		e not agreed law firm.	d to share the above-disc	losed comper	nsation with any ot	ther person unle	ess they ar	e members and a	ssociates
		law firm.	share the above-disclose A copy of the agreement	_	_	-			
5.	In return fo		e-disclosed fee, I have ag	greed to rende	er legal service for	all aspects of the	he bankruj	otcy	
	_	ysis of the d	lebtor' s financial situatio	on, and rende	ring advice to the o	debtor in detern	nining who	ether to file a pet	ition in
	b. Prepa	ration and t	filing of any petition, sch	edules, state	ments of affairs an	d plan which m	nay be requ	iired;	
6.			e debtor(s), the above-dise any work done post-fili		oes not include the	following serv	vice:		
				CE	RTIFICATION]
			ify that the foregoing is a to me for representation	-			-	or	
		Date:	05/07/2018	/s	/ Lizette Villegas				
		Date			ignature of Attorne		-		

Page 1 of 1 Record # 759258

Geraci Law L.L.C. Name of law firm

Case 18-13408 Geraci Lawdd Lo So Wingo is the table of the consultation Attorney: LIZ Record #: 759-258

Consultation Attorney: LIZ

Date: 1/22/2018

Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I ag	ee to pay, by
debit only a flat fee for services before filing in court of \$ 1.200.00 at \$ { } today,	
\$\frac{176}{\text{starting}} \text{local} \text{starting} \frac{172018}{\text{starting}} \text{and } \text{starting}	
3 within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amo	unt to pre-pay
pact filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documen	its as soon as
you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filling in Court is not included in	n the pre-filing
amount, unless you hav us for it in advance:	
After we file your Chanter 7 hankruptcy in Court, we will advance your Court Cost of \$335. Your flat fee for services are	r case filing is
to 1 200 00. We will present you with an agreement to repay the \$335 we will advance after filling, and for our servi	ces after filling
through Discharge or case closing without discharge (at which time our representation of you ceases) totalling \$	<u>) </u>
not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services.	S. WE WILLIOU
withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees.	nost-filing foo
meeting of creditors and perform ministerial tasks, but you may have to retain someone else for anything not included in the	post-ining ice
(read next paragraph for what is included)	
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails	web messages;
processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appoint	ntment to review
and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill or decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except the pre-pay.	· missed section
decide to pre-pay, or pay for ALL services before and after we file your case including, all words and after we file your case including to reopen, avoid judgment liens, for enlargen 341 meetings; amendments to schedules; adversary proceedings; any motions including the receipt and according to reopen, avoid judgment liens, for enlargen and according to receipt and according to receive and according to receipt and according to receive and according to receive and according to receipt and according to receive and acc	nent of time; any
contacted matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations, reviewing de-	Juli ellis illai we
add not appointed by request from your appearance, other than bankruptcy court. With "flat fee", rather than hourly, you know in advance	your entire cost
work is required and it usually is cheaper, but you may choose to pay for our services billed nourly at \$70 -\$450/nour, an	u pay in auvance
a security retains which may cost you more or less than a flat fee. Advance Payment Retainer, Payments on flat lee of flourly become	our property on
and are denocited into our operating account, not into a client trust account. We will only relund uneamed lees You may ent	er into a security
retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chap	
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & si	gn my petition
according to this schedule. Lagree that Geraci Law may discontinue work and charge me for the work done to date at nour	ly lates shown
above. We will only refund foce not earned Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration	within 30 days of
notice of the dispute. You may file a claim with the Wisconsin I awvers' Fund for Client Protection if the we fall to pr	Ovide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must prove of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of your must prove the dispute the satisfaction of	ou within 30 days
after nation of the dispute from the client, we shall submit the dispute to binding arbitration.	
- Variable to the separate with us and provide all information required. Use Cilent Corner and not to cause exc	essive work; that
there are atterney or stoff will work on your file, there is no extra charge for the entire Geraci Law Team, unlike single altorney law i	IIIIS . Ghange m
This flat too is boood on the facts you told us. It that changes voll tee may change. Exemption laws only protect a	milited amount o
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarant Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not dis	ice or prominings.
	iai y Gianno, acoto
at the state of th	Ella caacationa
. III	, CAPCITOCO, GODA
and assets on my bankruptcy petition as of the date I sign it. TAGREE TO READ EVERY PAGE AND EVERY LINE OF MITPETTHON B	FORE I SIGN II
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.	
Date: 17218 X Commercial Editor X (Isiat Debter)	
Candace Ellis (Debtor) (Joint Debtor)	
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 17	1110

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Candace Monique Ellis / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/07/2018 /s/ Candace Monique Ellis

Candace Monique Ellis

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Candace Monique Ellis / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/07/2018	/s/ Candace Monique Ellis	
	Candace Monique Ellis	_
Dated: 05/07/2018	/s/ Lizette Villegas	
	Attorney: Lizette Villegas	_

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Debtor :	1 Candace	Monique Ellis	Case Number (if	known)		
	First Name	Middle Name Last Na	me			
				•		
Part	6: Answer These Question	s for Reporting Purposes				
		40- Ave veuv debte prime	illy consumer debte? Consumer debte are det	fined in 11 H.S.C. & 101(9)		
16. What kind of debts do		•	rily consumer debts? Consumer debts are det ual primarily for a personal, family, or household p	=		
3	you have?	=	<u> </u>			
		No. Go to line 16b.				
		Yes. Go to line 17.				
		16h. Are your debts prima	rily business debts? Business debts are debts	s that you incurred to obtain		
			investment or through the operation of the busines			
		П., а., т., да				
		No. Go to line 16c. Yes. Go to line 17.		•		
		16c. State the type of debts ye	ou owe that are not consumer debts or business d	lebts.		
17.	Are you filing under	☐No. I am not filing unde	r Chanter 7 Go to line 18			
1	Chapter 7?		onapier 7. es to ine 70.			
		Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and				
	Do you estimate that after	administrative expe	enses are paid that funds will be available to distrib	bute to unsecured creditors?		
	any exempt property is excluded and	No.				
	administrative expenses	= =				
	are paid that funds will be	∐Yes.				
	available for distribution					
	to unsecured creditors?					
18.	How many creditors do	☐ 1-49	1 ,000-5,000	25,001-50,000		
	you estimate that you	■ 50-99	5,001-10,000	50,001-100,000		
	owe?	 □ 100-199	10,001-25,000	☐ More than 100,000		
		200-999				
		\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	How much do you estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
1	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion		
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion		
				☐\$500,000,001-\$1 billion		
ŧ	How much do you	□ \$0-\$50,000 □ \$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
1	estimate your liabilities to be?	\$100,001-\$500,000	\$10,000,001-\$30 million	□\$1,000,000,001-\$50 billion		
	to be:	\$500,001-\$300,000	\$100,000,001-\$500 million	☐ More than \$50 billion		
		□ \$500,001-\$1 minon	□ \$ 100,000,00 1-\$300 Hillion	_ More than too biller		
Part	7: Sign Below					
		I have everined this notition	and I declare under penalty of perjury that the info	armation provided is true and		
For y	ou ou	correct.	and recease under penalty or perjury that the inic	initiation provided to the and		
_	,					
***************************************		If I have chosen to file under C	Chapter 7, I am aware that I may proceed, if eligible. I understand the relief available under each chap	ie, under Chapter 7, 11,12, or 13 nter, and I choose to proceed		
		under Chapter 7.	. I understand the relief available under each one	to proceed		
-		·				
***************************************		If no attorney represents me a	nd I did not pay or agree to pay someone who is a d and read the notice required by 11 U.S.C. § 342	not an attorney to help me till out		
		I request relief in accordance	with the chapter of title 11, United States Code, sp	pecified in this petition.		
	•	Lunderstand making a false statement, concepting property or obtaining money or property by fraud in connection				
	•	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.				
		18 U.S.C. §§ 152, 1341, 1519				
		x(could	ulle x_			
***************************************		Signature of Debtor 1	Signa	ature of Debtor 2		
•						
***************************************		Executed on:/	/2018 Exec	euted on		
		MM /	DD / YYYY	MM / DD / YYYY		

MM / DD / YYYY

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Debtor 1	Candace	Monique	Ellis	
	First Name	Middle Name	Last Name	
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name	·
Case Number	-	. , , , , , , , , , , , , , , , , , , ,		Check if this i
f known)				amended iiii
known)				amended min

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney	y to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summa correct.	ary and schedules filed with this declaration and that they are true and
* Candae Eles	Signature of Debtor 2
Signature of Debtor 1	Signature of Debidi 2
Date	Date

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Debtor 1	Candace	Monique	Ellis	Case Number (if known)
	First Name	Middle Name	Last Name	,

Part 12:	Sign Below					
answers in conne	ad the answers on this Statement of Financial Affairs and any attachments, and i declare under penalty of perjury that the are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud action with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.					
x C Sign	gnature of Debtor 1 Signature of Debtor 2					
Da	te 5 7 /2018 Date MM / DD / YYYY					
Did you	attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
■ No □ Yes	. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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Case Number (if known) Monique Debtor 1 Candace First Name

Part 2: List Your Unexpired Personal Property Leases	
or any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexp	
Il in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effec	
nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C.	§ 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
	☐ Yes
Description of leased property:	
Lessor's name:	□ No
	☐ Yes
Description of leased property:	·
Lessor's name:	□ No
	☐ Yes.
Description of leased property:	
Lessor's name:	□No
	Yes
Description of leased property:	
Lessor's name:	□No
Description of leased property:	□Yes
	□No
Lessor's name:	□Yes
Description of leased property:	<u> </u>
Lessor's name:	☐ No
Description of leased property:	Yes
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate that	secures a debt and any
personal property that is subject to an unexpired lease.	
* Candare Elex *	
Signature of Debtor 1 Signature of Debtor 2	
Date	

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DISCLAIMER OUBDOOTS have 9e ad and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

s filed in Court AND WE HAVE TO READ, CH	ECK, & MAKE SURE OU	IR PETITION IS ACCURAT	E!!!!	
Dated: 5/ 1/2018	Can	das 2	lr-	X Date & Sign
		Candace Monig	ue Ellis	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ln re

Candace Monique Ellis / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 5) / //2018

Candace Monique Ellis

X Date & Sign

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Debtor 1	Candace	Monique	Ellis	Case Number (if known) _		
	First Name	Middle Name	Last Name			
•		•		Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
0.11.		44.			***	
Do n	nployment compens ot enter the amount if or the Social Security	ati on you contend that the amount i Act. Instead, list it here:	eceived was a benefit	<u>*************************************</u>	\$0.00	
For	you					
For	your spouse					
	sion or retirement in efit under the Social S	come. Do not include any amo Security Act.	unt received that was a	\$0.00	\$0.00	
Do i	not include any benefi victim of a war crime	, a crime against humanity, or	ecurity Act or payments received	\$1,000.00	\$ 0.00	
10a.				\$ 0.00	\$0.00	
				<u></u>		
		eparate pages, if any.	- 0 downwards 40 few march	\$1,000.00	\$0.00	
		ent monthly income. Add lines al for Column A to the total for		\$4,505.16 +	\$0.00 =	\$4,505.16
Part 2	Determine Who	other the Means Test Applies to	You			
12. Cal		nonthly income for the year. F				
12a.	Copy your total cur	rent monthly income from line	11	Copy line 11 here	L	\$4,505.16
	Multiply by 12 (the	number of months in a year).			· · · · · · · · · · · · · · · · · · ·	(12
12b.	The result is your a	innual income for this part of th	e form.		12b. \$	54,061.92
13. Cal	culate the median far	mily income that applies to yo	u. Follow these steps:			
Filli	n the state in which y	ou live.	IL			
Fill	n the number of peop	le in your household.	3			
Tot	ind a list of applicable	e median income amounts, go	of householdonline using the link specified in the sat the bankruptcy clerk's office.		13. \$	80,233.00
14. Ho v	v do the lines compa	re?				
14a.	x line 12b is less t Go to Part 3.	han or equal to line 13. On the	top of page 1, check box 1, There is	s no presumption of abuse.		
14b.		than line 13. On the top of pag fill out Form 122A-2.	e 1, check box 2, The presumption	of abuse is determined by Form 12	22A-2.	
Part 3	Sign Below					
	By signing here, I d	declare under penalty of perjun	y that the information on this stateme	ent and in any attachments is true a	nd correct.	
	Opi	rolan El	UT			
		Candace Monique Ellis				
	Date:: 5	7 /2018				
		: 14a, do NOT fill out or file For	m 122∆-2			
	•	: 14a, do NOT illi out or file For				

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Form B 201A, Notice to Consumer Debtor(s)

In re Candace Monique Ellis / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1/2018

Candani Cli

Candace Monique Ellis

X Date & Sign

Dated: り / 1/2018

Attorney: Lizette Villegas